

June 7,2014

Wollmuth Maher & Deutsch LLP
500 Fifth Avenue,
New York,New York 10110.

Attention.
William A.Maher
James N.Lawlor
Adam M Bialek.

In response to the Chapter 11 case #08-13555 (SCC) Lehman Brothers notice;
I received this notice on Friday June 6, 2014 addressed to V&M International
Mortgage Corp.

Upon review of this notice, I would like to clarify the relationship between V&M and
Lehman Brothers. V&M acted as a mortgage Company originating loans on
behalf of Lehman Brothers as a wholesale lender and V&M as a retail lender.

All loans submitted to Lehman were processed by V&M and submitted to
Lehman's underwriters for final review and quality control.

At no time did V&M International Mortgage package and sell loans to Lehman
Brothers nor close in the V&M name.

In the year of 2010, I decided to close the doors of V&M International Mortgage
due to lack of business and ceased to originate loans.

I am now retired living on my Social Security income and have no assets whatsoever.
Therefore I respectfully request relief of any actions that you might decide to take
and I hope that this explanation meets to your satisfaction.

Victor Rivera
V& M International Mortgage ,Corp

A handwritten signature in blue ink, appearing to be 'Victor Rivera', with a long horizontal stroke extending to the right.

VICTOR RIVERA

1775 VIA LUCENA AVE.

WINDERMERE, FL 34786



THE MANAGERS OF THE HONORABLE STEVEN A. GUTMAN
ONE BROOKING GREEN
NEW YORK, NEW YORK 10004

